

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**David Fako**  
**Kelley Fako**  
Debtor(s)

Bankruptcy Case No.: 20-70019-JAD

Chapter: 13  
Docket No.: 132 – 131

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 28th of March, 2025, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 5/19/25**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **5/28/25 at 10:00 AM in the Zoom Video Conference Application, <https://www.zoomgov.com/j/16009283473>, or alternatively, Mtg ID: 160 0928 3473** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Jeffery A. Deller.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **5/19/25**.

Jeffery A. Deller  
United States Bankruptcy Judge

cm: All Parties

**\* For hearings scheduled in Johnstown, Pennsylvania, please be advised that the video Conferencing equipment will be utilized. This will allow the parties to appear at either Courtroom B in Johnstown, Pennsylvania, or in Courtroom D, 54th Floor U.S. Steel Tower, 600 Grant Street, Pittsburgh, Pennsylvania,**

In re:  
David Fako  
Kelley Fako  
Debtors

Case No. 20-70019-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7  
Date Rcvd: Mar 28, 2025

User: auto  
Form ID: 408

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Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ David Fako, Kelley Fako, 12 Harmony Drive, Indiana, PA 15701-7830
15185819	Bb&t, Credit Disputes, Wilson, NC 27894
15185830	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15185832	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: RASEBN@raslg.com	Mar 29 2025 00:06:00	Federal Home Loan Mortgage Corporation, Robertson, Anschutz, Schneid, Crane & Pa, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2025 00:30:09	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2025 00:07:00	SELECT PORTFOLIO SERVICING, INC, PO Box 65250, Salt Lake City, UT 84165-0250
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	SPECIALIZED LOAN SERVICING LLC, P.O. Box 9013, Addison, TX 75001-9013
cr	Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2025 00:06:00	Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129
cr	+ Email/Text: SLSBKNotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	SPECIALIZED LOAN SERVICING LLC, 14841 DALLAS PKWY SUITE 425, Dallas, TX 75254-8067
15207887	Email/PDF: bncnotices@becket-lee.com	Mar 29 2025 00:05:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15185817	+ Email/PDF: bncnotices@becket-lee.com	Mar 29 2025 00:17:33	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15185818	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 29 2025 00:06:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15201221	+ Email/Text: bankruptcy@bbandt.com	Mar 29 2025 00:06:00	Branch Banking and Trust, now Truist, PO Box 1847, Wilson, NC 27894-1847
15185820	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:16:31	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15185821	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:30:38	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197276	Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:16:47	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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15185822	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 29 2025 00:43:19	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15185824	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 29 2025 00:17:33	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15188532	Email/Text: mrdiscen@discover.com	Mar 29 2025 00:06:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15185825	+ Email/Text: mrdiscen@discover.com	Mar 29 2025 00:06:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15507130	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Mar 29 2025 00:07:00	Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
15185826	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2025 00:06:00	First National Bank of Pennsylvania, 4140 E. State St, Hermitage, PA 16148-3401
15197148	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Mar 29 2025 00:06:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15219503	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 29 2025 00:06:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15204002	+ Email/Text: RASEBN@raslg.com	Mar 29 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15196897	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Mar 29 2025 00:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15185827	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 29 2025 00:16:58	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15220836	Email/PDF: resurgentbknotifications@resurgent.com	Mar 29 2025 00:16:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15197150	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2025 00:06:00	Lending Club Corp, 595 Market St, San Francisco, CA 94105-2802
15185828	+ Email/Text: Documentfiling@lciinc.com	Mar 29 2025 00:06:00	LendingClub Corporation, 595 Market St, Suite 200, San Francisco, CA 94105-2802
15194292	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Mar 29 2025 00:06:00	NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
15185829	+ Email/PDF: bankruptcy_prod@navient.com	Mar 29 2025 00:42:16	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15319021	Email/Text: peritus@ebn.phinsolutions.com	Mar 29 2025 00:07:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
15211347	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 29 2025 00:16:26	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15201267	+ Email/Text: bankruptcynotices@psecu.com	Mar 29 2025 00:07:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
15185831	+ Email/PDF: SoFiBKNotifications@resurgent.com	Mar 29 2025 00:16:25	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15214023	Email/Text: bankruptcy@bbandt.com	Mar 29 2025 00:06:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
15247680	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Mar 29 2025 00:06:00	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
15185833	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 29 2025 00:17:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15185834	+ Email/PDF: ais.sync.ebn@aisinfo.com	Mar 29 2025 00:43:07	Syncb/lowes, Po Box 956005, Orlando, FL

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32896-0001

15186156 ^ MEBN

Mar 28 2025 23:50:02

Synchrony Bank, c/o of PRA Receivables  
Management, LLC, PO Box 41021, Norfolk, VA  
23541-1021

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Federal Home Loan Mortgage Corporation, as Trustee
15185823		Capital One Bank Usa N
15197145		Capital One Bank Usa N
cr	*	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*	PSECU, PO Box 67013, Harrisburg, PA 17106-7013
cr	*+	Specialized Loan Servicing LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
15207889	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15209862	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15197139	*+	Amex, P.o. Box 981537, El Paso, TX 79998-1537
15197140	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15197141	*	Bb&t, Credit Disputes, Wilson, NC 27894
15197142	*+	Cap1/cabelas, 4800 Nw 1st Street, Lincoln, NE 68521-4463
15197143	*+	Capital One, Po Box 30253, Salt Lake City, UT 84130-0253
15197144	*+	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
15197146	*+	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15197147	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15197010	*+	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15197149	*+	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
15197151	*+	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
15197152	*	Pa Sta Empcu, P.o. Box 1006, Harrisburg, PA 17108
15197153	*+	Sflndcorp, One Letterman Drive, San Francisco, CA 94129-1494
15197154	*	Sheffield Financial Co, Attn Credit Disputes Dept, Clemmons, NC 27012
15197155	*+	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
15197156	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001

TOTAL: 3 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans

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Structured Transaction Trust, Series 2022-2 dcarlon@kmlawgroup.com

Lawrence Willis

on behalf of Joint Debtor Kelley Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence Willis

on behalf of Debtor David Fako ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor Federal Home Loan Mortgage Corporation rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6